

WHAT IS CLAIMED:

1. A method comprising:

receiving a first set of information about a user;

5 displaying a first range of pricing information for a life insurance plan for the user to the user;

receiving a second set of information about the user;

displaying a second range of pricing information for the life insurance plan to the user;

10 receiving quotes for the life insurance plan from a plurality of insurance carriers; and

displaying the quotes to the user.

15 2. The method of claim 1 wherein the first set of information comprises information about gender, age, and tobacco use.

3. The method of claim 2 wherein the first set of information consists of no more than five fields.

20 4. The method of claim 2 wherein the first set of information consists of information about gender, age, and tobacco use.

5. The method of claim 1 wherein the first and second range are displayed as text.

25 6. The method of claim 1 wherein the first and second range are displayed as a graph.

7. The method of claim 6 wherein the quotes are displayed as locations on the graph of the second range.

8. The method of claim 1 wherein the second set of information comprises one or more of: height, weight, medical condition, family medical history, driving record, criminal record, and recreational activities.

5 9. The method of claim 1 further comprising receiving a third set of information after displaying the second range of pricing information.

10 10. The method of claim 9 wherein the third set of information comprises information about user identity.

11. The method of claim 10 wherein the first set of information does not indicate the user's identity.

15 12. The method of claim 9 wherein the second set of information comprises information about the user from an external agency.

13. The method of claim 9 wherein the second set of information comprises information about the user from a medical examination.

20 14. The method of claim 1 wherein the first and second set of information are received from the Internet.

25 15. The method of claim 1 wherein the displaying of the first and second range comprises sending display information across the Internet and rendering the display information in a browser.

16. The method of claim 1 wherein the displaying of the first and second range comprises sending display information across the Internet and rendering the display information in an electronic message.

30

17. The method of claim 1 wherein the first set of information is evaluated by querying a database of rates for a plurality of insurance carriers.

18. The method of claim 1 further comprising sending a series of questions to the user prior to receiving the second set of information, wherein responses to at least some of the questions in the series determine at least some other questions in the series.

19. The method of claim 18 wherein at least one of the questions in the series determines if the user is ineligible for each of a plurality of insurance carriers.

20. The method of claim 1 wherein at least the first set of information is received from a party other than the user.

21. The method of claim 9 wherein the first, second, and third sets of information are sufficient to obtain quotes for life insurance from a plurality of insurance carriers.

22. A machine-based method of underwriting a life insurance policy for a user comprising:

obtaining a user profile;

producing a rating for a user profile for each of a plurality of carriers;

recommending to the user a first subset of carriers which produce a satisfactory or better rating;

obtaining a second subset of carriers which are the user's selection from the first subset of carriers;

accepting a user for underwriting by each of the second subset of carriers by filtering the user profile against a first plurality of rules of the carrier.

23. The method of claim 22 wherein producing a rating comprises evaluating the user profile against a second plurality of rules that includes basic rules and carrier-specific rules.

24. The method of claim 22 further comprising displaying a range of pricings for the life insurance policy to the user.

5 25. The method of claim 22 wherein the user profile is obtained using the Internet.

26. The method of claim 22 further comprising identifying information required from external providers to underwrite the life insurance policy, and automatically communicating with the external providers to obtain the required information.

10

27. The method of claim 26 wherein the identifying is effected after obtaining the second subset of carriers.

15

28. The method of claim 22 wherein at least some of the first plurality of rules are parameterized.

20

29. A machine-readable medium having encoded thereon machine-interpretable rules for underwriting life insurance, the rules comprising: a) basic rules, each basic rule applicable to a plurality of carriers; b) carrier-specific rules; and c) product-specific rules; wherein the rules enable a machine to automatically underwrite life insurance using a user profile for at least some users.

25

30. The medium of claim 29 wherein the rules are organized in a hierarchy, for each given topic, such that basic rules are evaluated prior to carrier-specific rules and carrier-specific rules are evaluated prior to product-specific rules.

31. The medium of claim 29 wherein at least some of the rules are parameterized.

30

32. The medium of claim 29 wherein at least some of the rules independently determine if the user can be underwritten.

33. The medium of claim 29 wherein at least some of the rules depend on information from an external provider.

34. The medium of claim 33 wherein the external provider is a medical examiner.

5

35. A method of querying a user about risk during evaluation for life insurance coverage comprising:

arranging at least one of a plurality of queries in a decision tree, such that a query precedes another query if it is more probable that an unacceptable answer to the
10 rearranged query will result in excluding a user from purchasing insurance coverage; and
issuing at least one rearranged query from the decision tree to a user.

36. A server comprising a processor, memory, and a communication interface, wherein the communication interface exchanges information with a client system across a
15 network, and the processor is configured to:

receive a first set of information about a user;
generate display information that enables a client system to display a first
range of pricing information for a life insurance plan for the user to the user;
send the display information to the client system;
20 receive a second set of information about the user;
generate additional display information that enables the client system to
display a second range of pricing information for the life insurance plan to the user;
send the additional display information to the client system
receive quotes for the life insurance plan from a plurality of insurance
25 carriers; and
send the quotes to the user.

37. A server comprising a processor, and memory, wherein the memory stores rules for underwriting life insurance, the rules comprising: a) basic rules, each basic rule
30 applicable to a plurality of carriers; b) carrier-specific rules; and c) product-specific rules;
and the processor is configured to underwrite life insurance using a user profile.

38. The server of claim 37 in which the processor is further configured to generate pricing information for a plurality of carriers based on the underwriting and send the pricing information to a client system

5

39. The server of claim 37 wherein the rules are organized in a hierarchy, and the processor is configured such that basic rules are evaluated prior to carrier-specific rules and carrier-specific rules are evaluated prior to product-specific rules.

10

40. The server of claim 37 wherein at least some of the rules independently determine if the user can be underwritten.